

February 28, 2022

NO. 20-10261 AMC

IN RE: Terracino M. King a/k/a Tina King f/k/a Tina Caldwell

FEB 28 2022

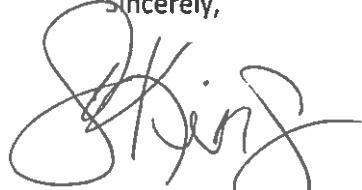


Dear Judge:

Please excuse me if I am not addressing you and the courts properly with this matter. I do or thought I had an attorney on this bankruptcy case, however after trying to reach him since Friday, February 18, 2022, I have yet to receive a response. Please know that I do not take the court system lightly and I truly respect the courts. This was my first time filing for bankruptcy and it is all very new to me and as you can see I am still learning, because I'm facing the chance of losing my home. Judge I am trying the best I can under my current situation. Please do not think I am making excuses but it hasn't been easy for me over the past year. My cancer came back. I was out of work for a year, due to Covid and chemo treatments. I just returned back to work in June 2022 and I lost two relatives due to Covid. The best thing out of this is that I was able to return back to work, so it could keep me busy and financially I could try to get back on track. Judge I have been sending monthly payments and I've been trying to bring mortgage current. I knew something was wrong when I called to make a payment and the mortgage company did not accept it, a day later I received the papers. I was under the assumption that I was two months behind and my intentions were to come current with my payments by April 2022. I did not think that I would be facing losing my home. Judge, my home is my sanity and my comfort place as I cope with this ugly and aggressive stage III cancer. I am currently under palliative care and I'm still working because I cannot give up right now. Judge if you require proof, I can provide medical documentation. I plead with you to please give me the opportunity to make things right, by bringing my payments current. In my papers it is listed that I owe approximately \$1,300.00, plus attorney fees. I am able to pay today, if granted. I was told by the court clerks that the hearing is a phone in and they gave me the information of phone# 877-873-8017 and pin is 3027681#. I will be present on March 9th and ask in the meantime that you please consider ruling not to foreclose on my home.

I thank you so much for your time.

Sincerely,



Terracino M. King